

HIGHLIGHTS OF THE WASHINGTON STATE HEALTH CARE AUTHORITY (HCA) & PUBLIC EMPLOYEES BENEFITS BOARD (PEBB) LONG-TERM CARE INSURANCE PLAN

DID YOU KNOW?

WHY SHOULD YOU BE CONCERNED WITH LONG-TERM CARE ISSUES?

The Washington State HCA & PEBB sponsors a voluntary Group Long-Term Care Insurance Plan for all actively-at-work employees currently eligible for PEBB medical coverage and their eligible spouses/domestic partners, parents and parents-in-law. The insurance is underwritten by John Hancock Life Insurance Company, Boston, MA one of the premier Long-Term Care Insurance carriers.

What would you do if you, your spouse, or one of your parents suddenly became unable to care for themselves and needed assistance with the most personal daily activities, like bathing or dressing? While most of us prefer not to think about this possibility, many of us have known friends or family members faced with this predicament. One must consider the possibility of needing that assistance as well as the estimated costs associated with receiving that care.

NEWLY ELIGIBLE

If you are a newly eligible actively-at-work employee, ***applying within 31 days*** of becoming eligible, you will receive modified underwriting. You will need to answer two questions on the application concerning your health. If you answer no to both questions you are automatically accepted into the plan. You may apply for the LTC coverage at any time, but if you apply after your initial 31 day enrollment period, your application will require proof of good health.

LOCK IN YOUR AGE NOW

Your age when you first enroll determines your monthly premium rate for coverage. The younger you are when you enroll, the lower your cost will be.

BENEFIT OPTIONS



In addition to conventional nursing home coverage, the plan covers services received in your own home, in a qualified adult day care facility, or in an alternate care facility.

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INFLATION PROTECTION FEATURE

If long-term care costs increase due to inflation, you may have the opportunity to increase your elected Daily Maximum Benefit and consequently increase your Lifetime Maximum Benefit. This allows your benefits to remain meaningful over time.

FULL PORTABILITY OF COVERAGE

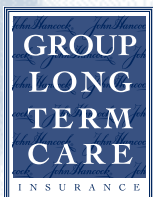
Even if you leave your job you will be able to continue your coverage at the same group rates as active employees.

PATIENT ADVOCACY

One of the most valuable features of this plan is patient advocacy. John Hancock patient advocates are registered nurses who are knowledgeable in the field of long-term care. They will work with you and your family to find the care that is right for you and to help you use your long-term care benefits wisely. However, you are not required to follow their recommendations.



**For more information
or to request your enrollment kit today
Call 1-800-399-7271 or visit the John
Hancock Long-Term Care web site at
<http://pebb LTC.jhancock.com>
User ID: pebb LTC
Password: jhancock**



Note: This is only a brief summary of some of the features in the Washington State HCA & PEBB Long-Term Care Insurance Plan. Some plan features may vary by state. More details about plan provisions and exclusions are included in the enrollment kit.